

STEP 1

Get free information and help from your school counselor, the financial aid office at the college or career school you plan to attend, or the U.S. Department of Education at <https://studentaid.gov> or **1-800-4-FED-AID (1-800-433-3243)**. Free help is available any time during the application process. You should never have to pay for help.

STEP 2

Create an FSA ID. An FSA ID lets you apply, “sign” your online Free Application for Federal Student Aid (FAFSA), make corrections to your application information and much more – so keep it safe. Go to <https://studentaid.gov> to create one.

STEP 3

Collect the documents needed to apply. If needed, estimate the tax information, apply, and correct the information later.

Here’s a checklist!

You should have the following information and documents with you as you fill out the *Free Application for Federal Student Aid* (FAFSA):

- Your Social Security number
- Your parents’ Social Security numbers (if you are providing parental information)*
- Your driver’s license number (if you have one)
- Your Alien Registration Number if you are not a U.S. citizen
- Federal tax information or tax returns including IRS W-2 information, for yourself and spouse, if you are married, and for your parents if you are providing parental information
 - If you have not yet filed an income tax return, complete and submit the FAFSA using estimated tax information
 - Use income records for two years prior to the academic year for which you are applying: for instance, if you are filling out the 2023-2024 FAFSA, you will need 2021 tax information
- Records of your untaxed income, such as child support received, interest income, and veterans non-education benefits, for yourself, and for your parents if you are providing parental information
- Information on cash; savings and checking account balances; investments, including real estate but not including the home in which you live; and business and farm assets for yourself, and for your parents if you are providing parent information

*Not sure whether you will need to put your parents’ information on the FAFSA? Check out “Am I Dependent or Independent?” at <https://studentaid.gov> or call **1-800-4-FED-AID (1-800-433-3243)**.*

STEP 4

Complete the FAFSA between Oct. 1, 2022 and June 30, 2023 (no exceptions!). BUT, apply as soon as possible after Oct. 1 to meet school and state aid deadlines (see note). Apply online at FAFSA on the Web (the faster and easier way) by going to <https://fafsa.ed.gov>. If you have filed your 2021 Tax Return, please utilize the IRS Data Retrieval tool within the FAFSA to import your tax information. If you don't already have your FSA ID you can get it when you complete the online FAFSA. **Concordia's School Code: 003557.**

STEP 5

The U.S. Department of Education will send you your Student Aid Report (SAR) – the result of your FAFSA. Review your SAR and, if necessary, make changes or corrections by going to <https://fafsa.ed.gov>. Your complete, correct SAR will contain your Expected Family Contribution (EFC) – the number used to determine your federal student aid eligibility.

STEP 6

The college or trade school that you plan to attend might request additional information from you. Be sure to respond by any deadlines, or you might not receive federal student aid.

STEP 7

All applicants: The college or trade school will tell you how much aid you can get at that school. Contact the financial aid office if you have any questions about the aid being offered.

First-time applicants: Review award letters from schools to compare amounts and types of aid being offered. Decide which school to attend based on a combination of (a) how well the school suits your needs and (b) its affordability after all aid is taken into account.

NOTE

You also might be able to get financial aid from your state government, your school, or a private scholarship. Research nonfederal aid early (ideally, start in the spring of your junior year of high school). You can find a free scholarship search at <https://studentaid.gov/scholarship>. Be sure to meet all application deadlines!



Please contact your Admissions Counselor or Student Central with any questions about the FAFSA.

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